

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
JOHNSTOWN DIVISION**

In re:

KENNETH B MILLER  
ROBIN L MILLER  
Debtor(s)

Case No. 13-70328JAD

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/01/2013.
- 2) The plan was confirmed on 07/15/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 11/22/2013, 11/05/2014, 10/20/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/21/2018.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$40,914.00.
- 10) Amount of unsecured claims discharged without payment: \$65,247.48.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$97,069.11
Less amount refunded to debtor	\$1,994.22

<b>NET RECEIPTS:</b>	<b>\$95,074.89</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,210.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,747.51
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$6,957.51</b>
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Attorney fees paid and disclosed by debtor:	\$490.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADAGIO HEALTH INC	Unsecured	98.00	NA	NA	0.00	0.00
ALLY FINANCIAL(*)	Secured	10,900.00	9,914.18	7,380.12	7,380.12	1,354.35
ANTIO LLC	Unsecured	2,897.00	2,897.41	2,897.41	70.58	0.00
CERASTES LLC	Unsecured	NA	10,011.76	10,011.76	243.89	0.00
CLEAR MED PROVIDERS	Unsecured	40.00	NA	NA	0.00	0.00
CLEARFIELD EMS	Unsecured	414.00	NA	NA	0.00	0.00
CLEARFIELD HOSPITAL	Unsecured	50.00	NA	NA	0.00	0.00
CLEARFIELD HOSPITAL	Unsecured	50.00	NA	NA	0.00	0.00
CLEARFIELD HOSPITAL	Unsecured	50.00	NA	NA	0.00	0.00
CLEARFIELD PROFESSIONAL GROUP	Unsecured	30.00	NA	NA	0.00	0.00
CLEARFIELD PROFESSIONAL GROUP	Unsecured	95.00	NA	NA	0.00	0.00
CLERK, U S BANKRUPTCY COURT	Priority	NA	NA	0.95	0.95	0.00
CONSUMER PORTFOLIO SVCS/CPS	Secured	NA	14,218.59	0.00	7,461.52	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	1,142.00	1,192.96	1,192.96	29.06	0.00
DISCOVER BANK(*)	Unsecured	1,063.00	1,118.88	1,118.88	27.26	0.00
ECAST SETTLEMENT CORP**	Secured	3,311.00	0.00	0.00	0.00	0.00
ECAST SETTLEMENT CORP**	Unsecured	0.00	3,438.28	3,438.28	83.76	0.00
EIS COLLECTIONS++	Unsecured	2,038.00	NA	NA	0.00	0.00
HOLIDAY FINANCIAL SERVICES	Secured	10,000.00	NA	8,924.34	8,924.34	1,543.61
INTERNAL REVENUE SERVICE*	Unsecured	0.00	4.66	4.66	0.11	0.00
INTERNAL REVENUE SERVICE*	Priority	950.00	930.22	930.22	930.22	0.00
JOHN DEERE CREDIT CARD	Unsecured	78.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	62,747.00	64,168.05	0.00	42,957.28	0.00
JPMORGAN CHASE BANK NA	Secured	0.00	3,033.67	3,033.67	3,033.67	0.00
NORTHWEST CONSUMER DISCOUNT	Unsecured	0.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL(*)	Unsecured	17,238.00	NA	NA	0.00	0.00
PA COLLECTION SVCS++	Unsecured	50.00	NA	NA	0.00	0.00
PA COLLECTION SVCS++	Unsecured	50.00	NA	NA	0.00	0.00
PA STATE EMPLOYEES CU/PSECU	Unsecured	10,179.00	10,105.59	10,105.59	246.17	0.00
PA STATE EMPLOYEES CU/PSECU	Unsecured	NA	258.10	258.10	6.29	0.00
PENN CREDIT CORP	Unsecured	25.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PENN CREDIT CORP	Unsecured	50.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	4,864.00	5,141.17	5,141.17	125.24	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,492.00	2,578.82	2,578.82	62.82	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,876.00	2,910.99	2,910.99	70.91	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	502.00	539.26	539.26	13.14	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	3,940.00	3,940.11	3,940.11	95.98	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	394.00	393.97	393.97	9.60	0.00
RJM ACQUISITIONS LLC*++	Unsecured	NA	38.94	38.94	0.00	0.00
SHIPLEY ENERGY	Unsecured	762.00	NA	NA	0.00	0.00
SPRINGCASTLE CREDIT FUNDING TF	Secured	11,590.00	11,512.19	11,448.51	11,448.51	1,920.13
SPRINGCASTLE CREDIT FUNDING TF	Secured	0.00	0.00	63.68	63.68	0.00
T A CARNEVALE MD	Unsecured	75.00	NA	NA	0.00	0.00
UNITED REFINING	Unsecured	583.00	582.58	582.58	14.19	0.00
WELLS FARGO FINANCIAL NATIONA	Secured	1,119.00	1,001.77	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$11,512.19	\$54,469.47	\$1,920.13
Mortgage Arrearage	\$3,033.67	\$3,033.67	\$0.00
Debt Secured by Vehicle	\$16,304.46	\$23,765.98	\$2,897.96
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$30,850.32</b>	<b>\$81,269.12</b>	<b>\$4,818.09</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$931.17	\$931.17	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$931.17</b>	<b>\$931.17</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$45,153.48</b>	<b>\$1,099.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$6,957.51</u>
Disbursements to Creditors	<u>\$88,117.38</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$95,074.89</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/14/2018

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.